

# People with Disabilities and Medicare Could Save Up To \$704 a Year, and in some cases more, in Medicare Expenses

Are you a disabled individual who has Medicare Part A and limited income and resources?

Even with Medicare, are you facing some really big challenges when it comes to making ends meet? The Medicare Savings Programs may help.

These programs may put up to \$648 or more back in your pocket each year and may help pay for other health care costs. If you answer "yes" to the questions below, then you may qualify for savings.

**1. Do you have Medicare Part A, also known as hospital insurance?**

If you are not sure, look on your red, white, and blue Medicare insurance card or call Social Security toll-free at **1-800-772-1213** to ask. If you must pay for Medicare Part A, but cannot afford it, you should continue with question two because there is a program that will pay the Medicare Part A premium for you.

**2. Are you an individual with a monthly income of less than \$1,031\* or a couple with a**

**monthly income of less than \$1,384\*?**

**3. Are you an individual with resources of \$4,000\*\* or less, or a couple with resources of \$6,000\*\* or less?**

When you are figuring out your resources, include things like money in a checking or savings account, stocks or bonds. Do NOT include your home, a car, burial plots, up to \$1,500 in burial expenses, furniture, or the combined face value of your life insurance policy of \$1,500 or more?

If you have a disability and lost your Medicare benefits because you returned to work, you are able to continue your Medicare Part A benefits by paying the premium. If you have limited income and resources, your state may be able to pay the premium for you. To qualify, you must be an individual with a monthly income of less than \$3,078\* and resources of \$4,000\*\* or less. Or you must be a couple with a monthly income of less than \$4,065\* and resources of \$6,000\*\* or less.

\*2003 rates (Income limits increase slightly each year.)

\*\* Individual states may have more generous requirements.

It is important to apply if you think you qualify, even if you are not sure. Apply at your state medical assistance office. Their phone number is in the blue government section of your local phone book. Or call Medicare's 24-hour helpline toll-free at **1-800-Medicare (1-800-633-4227)**, or visit **www.medicare.gov**. TTY users should call **1-877-486-2048**. When you call, ask about **The Medicare Savings Programs** which are part of the State medical assistance program.